



EIGHTEENTH

ANNUAL REPORT

OF THE

Mercantile Beneficial Association

OF

PHILADELPHIA,

TOGETHER WITH ADDRESSES BY

JOHN WELSH, ESQ., REV. RICHARD NEWTON, D. D., AND M. McMICHAEL, ESQ.

November 8th, 1859.

PHILADELPHIA:

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WETHERILL & SCHOOL.

EIGHTEENTH
ANNUAL MEETING
OF THE
MERCANTILE BENEFICIAL ASSOCIATION
OF PHILADELPHIA.

THE EIGHTEENTH ANNUAL MEETING of the members of the Association, was held at their Room, on Tuesday, November 8th, 1859, at 3½ o'clock, P. M.

The meeting was organized by appointing WM. J. LINNARD, Chairman, and WM. A. ROLIN, Secretary.

The minutes of the preceding meeting were read and approved.

William C. Ludwig, President, on behalf of the Board of Managers, presented the following Annual Report, which, together with the Treasurer's Report, was read and accepted.

EIGHTEENTH ANNUAL REPORT
OF THE
Mercantile Beneficial Association
OF PHILADELPHIA.

IN fulfilment of the duty of presenting the Annual Report of the Association, your Board of Managers cannot but gratefully recognize and acknowledge the Divine favor which has been graciously bestowed in directing its labors, and in rightly meeting its responsibilities. Nor can they forego the pleasure of noticing the prosperous condition which the Society is at present enjoying, and the bright prospects which seem to await its career in the future. To those who have watched its progress, and have felt an interest in its general welfare, these facts must, we think, be a source of especial congratulation.

Although our members generally may have been exempt from any unusual calamity or suffering during the past year, still many cases have been brought to

the attention of your Committee of such an eventful and distressing character, as would naturally make the heart of the philanthropist throb with emotions of sympathy and commiseration for their condition, were the facts allowed to be presented to your knowledge. This your excellent laws most wisely forbid. Your Board are only permitted to give general results,—the name, and even the particular facts or circumstances by which the beneficiary could in any way be identified are sacredly and honorably withheld from the knowledge of all but your Relief Committee, except in extraordinary cases. Liberally as your funds are dispensed to all who are legitimately entitled to its benefits, yet all assistance is rendered, not only with great circumspection, but with extreme secrecy and delicacy, and is only given after a personal and satisfactory investigation of each case. At the same time, each applicant is supposed to be fairly entitled to relief until a proper examination shall prove to the contrary. But the aim and efforts of your Committee have ever been to bestow all such assistance at the right moment and in the most judicious manner, though it is never prolonged beyond the duration of the necessity which calls for it. This practice is conceived to be consistent with a true principle of economy, and the most expedient and effectual mode of performing the greatest amount of good with the means employed. Unostentatious,

however, as the results of its operations may be, it is not the less useful in the great chain of benevolence of which it forms a link. It does not profess to furnish any one the means to establish him in business, or retrieve his broken fortune; it does not offer him a stately barque, beneath whose unfurled sails he may proudly ride on the ocean of life; it simply, when the storm is wildest in its desolation, throws him a plank to which he may cling until more securely relieved.

Of the number of beneficiaries under the care of the Association, in the past year, were several cases of more than ordinary interest. Of these, was that of one who was among its original projectors, and most zealous and prominent, for a series of years, in advancing the Society to its present condition. He was connected with a house at the time which held a position in the front rank of our mercantile firms, and was prosecuting a successful and lucrative business in this city. The fraternal feeling which he warmly cherished for his fellow merchant, induced him to regard an institution like this as not only eminently beneficial, but of actual necessity in a community like ours,—and was ready and anxious to further its interests in such a manner as would most conduce to establish it upon a sure, permanent and successful basis. To this end he faithfully used his best efforts. The generous and willing application of his means, time and influence, were

given solely with a view to the success of the institution—never for a moment supposing that he would need its bounty himself—nor ever dreaming that whilst he was thus working for others, he was building up a future security to himself, upon which he might, at all times, safely depend. But, like many others in similar circumstances, adversity at last overtook him in the hazardous career so peculiar to his profession, and he found himself overwhelmed in financial ruin, from which he never successfully rallied. A prolonged disease following this painful misfortune, his energies and physical ability became so completely prostrated as to render him entirely incompetent to earn a livelihood for those whom he loved best on earth, and he soon became reduced to such a state of poverty and want as to make himself and his family dependent upon the manual labor of his wife for the means of support. Hope, which had faintly buoyed him up for a time, had become almost extinguished, and it was most conclusive to his mind that, without something beyond the mere pittance that could thus be earned, suffering and misery must be his inevitable fate for the remainder of his days. Weighed down by these accumulated burthens, and witnessing the gradual, but certain loss of old friends who had often before voluntarily come to his aid, he felt the imperious, though reluctant necessity of allowing his case to be made known to your Relief Commit-

tee; not, however, without a sense of assurance that he would be placing himself within the circle of confidential friends and advisers, who had hearts to appreciate, and hands to relieve his sad and melancholy condition. In this trust and confidence we are proud to know he was not disappointed. He realized his fondest anticipations. He recognized that, in the hours of sorrow and affliction he was met by the most tender sympathy and highest respect. In these, the dark days of his poverty and distress, he was provided with good counsel and ample relief—and as the clouds grew darker and darker around him, he was cheered by hopeful words of encouragement, and sustained by hands that were truly those of friendship. Every thing that was required to relieve his mind, to improve his condition or to gladden his heart, was timely and readily afforded him by your Committee. And it is a happy thought to know and feel that the many acts of kindness and generous attention which he received from the Mercantile Beneficial Association, were to him a source of infinite pleasure and consolation, even to the hour of his death; and the last moments of his life bore the brightest testimony of his gratitude and thankfulness to those who had kindly cherished him to the end.

Other cases, perhaps, of a more striking character, might be given to illustrate the beneficial and charitable workings of our Association. But this is not necessary,

as the single case here presented is doubtless sufficient to show the importance of the institution, and the great and good results achieved by the system of relief as it has been administered by the Society during the eighteen years of its existence.

The operations of the *Registry* department, for the past year, have been rather limited and unsatisfactory, for reasons which your previous Managers have most fully explained and most earnestly sought to remedy; and just so long as that apathetic supineness and indifference prevail with those who have it in their power to make this the most valuable auxiliary of the Association, just so long will it continue to be of but little importance and usefulness. And if the uninterrupted labors of your Board are not aided and sustained by the influence and co-operation of more of the leading merchants than has been heretofore the case, it will be utterly futile for them to waste their energies in endeavoring to accomplish an object which has thus far not only disappointed all their hopes and expectations, but proved, in a great degree, comparatively fruitless. This certainly is to be regretted, and should, for the credit of our profession, be suffered to exist no longer. Young men who are leaving their homes and the protection of their guardians, and are just entering upon life in large cities, need all the advice and encouragement they can receive from those of more mature experience than

themselves, in order to shield them from the allurements and vices incident to a crowded metropolis. They need our assistance to obtain employment best adapted to their talents and capacity—they need our affectionate counsel to direct them in the paths of virtue and honor. Many of them are often without means or friends, and failing to succeed in obtaining situations necessary to their support, they are thrown upon the world only to acquire confirmed habits of idleness and dissipation, if not of corruption and depravity.

The sum applied to the pecuniary relief of our members, for the current year, is the least annual demand that has been made upon the treasury, with a single exception, for the last ten years. This significant fact, and the small number of contributors whose circumstances compelled them to seek assistance from this source, is gratifying in the highest degree, and is also a striking evidence that the distressing effects of the late commercial disaster are happily passing away, and the financial condition of the country gradually returning to its wonted prosperity.

The number of members of the Association at present, is *nine hundred and ninety-six*, of which fifty are life, and nine hundred and forty-six annual contributors. Since the last report, there have been *fourteen* resignations and *sixteen* deaths.

Included in the deaths here referred to, is that of our

late estimable and respected colleague, OWEN EVANS, a gentleman who was always zealous and faithful in the cause of benevolence and humanity—whose heart ever cheerfully responded to the demands of charity to the fullest extent of his power. He had been connected with this Association for the last fifteen years preceding his death, and the greater portion of that time he was one of its most active and efficient officers, and rendered good service to the cause which he so ardently espoused. It is therefore peculiarly fitting that your Board should, on this occasion, record their appreciation of his worth, and the loss which his departure will long occasion to his old associates and friends.

From the report of the Treasurer herewith submitted, it will be observed that the receipts for the fiscal year just closed, from the collection of dues and interest on investments, amounted to *three thousand and thirty dollars and thirty-four cents*, and the total sum at this date in his hands, including all permanent investments, is *thirteen thousand four hundred and six dollars and fifty-three cents*.

This institution is no longer an experiment. It now embraces within its membership a large portion of the merchants of the city, and we sincerely hope that before long it may include upon its list the signature of every one who claims the name. Many who contribute to its fund will, perhaps, never need its aid. The small

annual subscription here made, may not result in immediate profit to the giver, but is it nothing to know that others less fortunate than ourselves, have felt the generous influence of our bounty? In the great struggle of life, men must depend upon each other—none can stand alone. If we do not give in our prosperity, we have no claim to receive when fortune forsakes us—and the hour may come when we shall require not only the sympathy of friendship, but the help of a society like this to sustain and preserve us.

Your Board of Managers, then, in retiring from office, earnestly appeal to the merchants of the city to support an institution which they think should commend itself to the benevolence of all. Give it your sanction—your countenance and aid—and the good which it has already done will be but the promise of a wider field of usefulness in the future.

WILLIAM C. LUDWIG,

President.

On motion, it was

Resolved, That the proceedings of this meeting, and those of the public anniversary to be held on the 21st instant, together with the Annual Report of the Board of Managers and Treasurer, be referred to the new Board, with instructions to have the same published in pamphlet form, and a copy sent to each member of the Association.

The meeting then took a recess, and proceeded to an election for a Board of Managers to serve for the ensuing year—when the following gentlemen were duly elected, viz:

MANAGERS.

| | |
|----------------------|---------------------|
| WILLIAM C. LUDWIG, | JNO. P. STEINER, |
| EDWIN MITCHELL, | SOLOMON M. BUNN, |
| DANIEL STEINMETZ, | A. L. BONNAFFON, |
| JNO. E. ADDICKS, | THOMPSON REYNOLDS, |
| AUGUSTUS B. SHIPLEY, | L. S. LEVERING, |
| SMITH BOWEN, | SAMUEL R. COLLADAY, |
| CHARLES S. OGDEN, | WILLIAM L. SPRINGS, |
| WILLIAM H. LOVE, | LOUIS D. BAUGH, |
| JACOB W. STOUT, | HENRY C. HOWELL, |
| JNO. H. ATWOOD, | JOSEPH B. ALTEMUS. |

On motion, the meeting adjourned.

ANNIVERSARY.

The Eighteenth Anniversary of the Association was commemorated at Concert Hall, on Monday evening, November 21st, 1859. Although the weather was exceedingly unpropitious at the hour for the commencement of the proceedings, a large and intelligent audience had filled the Hall to do honor to the occasion.

JOHN WELSH was called to the Chair, and CHARLES S. OGDEN appointed Secretary.

The Annual Report of the Board of Managers having been read, the following Addresses were delivered.

ADDRESS

OF

JOHN WELSH, ESQ.

We have met, ladies and gentlemen, to celebrate the Eighteenth Anniversary of the Mercantile Beneficial Association of Philadelphia. The objects of the Association are pure and simple—to promote friendship and affection among its members, to relieve each other when in want, to cultivate the interchange of kind feelings between the older and younger members of the Association, and the incidental elevation of the mercantile character.

One cannot withhold a cordial approval from so good a purpose, nor fail to rejoice in earnest and diligent efforts for its promotion. Associations like this are worthy of all encouragement. Independently of the happy influence which their beneficence produces, they tend to expand and strengthen the better feelings of our nature, and bind men together in a bond of common brotherhood. Whatever elicits sympathy takes man out from himself. It identifies him with his fellows, and sets him to work for the advantage of others. Active sympathy is a law of our nature. How very much it is disregarded, comes within every day's observation. A stony heart and brazen front are the fruits of non-conformity to it; but a willing obedience to that law produces a type of man who finds a place in every one's affections. The immediate circle of the family is the holiest field for its action, and one where it should be cultivated before

entering on the busy walks of life. Emerging from the family, where else can it find more legitimate objects for its special regard than amongst those engaged in the same pursuit? When carried into diligent practice it must result in the development of a moral growth most uncongenial to every principle opposed to it.

Do unto others as you would have them do to you, is the Divine precept. And I ask, what is promoting friendship and affection, providing for those in want, and causing the old to open their gushing fountains of wisdom and experience, and the young to sit at their feet and learn, and to practise what they learn, but a practical and beautiful enforcement of this injunction? There is deep philosophy, therefore—a philosophy whose source is hard by the throne of God—in the position assumed in the constitution of this association, that the effect incidental to the success of its primary objects, is the elevation of the mercantile character.

If friendship and affection thoroughly pervaded our ranks, and there was a double blessing recognized in every act of kindness; if the old amongst us imparted their knowledge with cheerfulness and alacrity, and looked upon the young with an eye beaming with interest and encouragement; and the young lent an attentive and confiding ear, and reflected that look with reverence and regard, mean and selfish rivalry would give place to honorable competition, a frank, manly intercourse would supersede all cunning and artifice, and merchants would have assigned to them the elevated position which nothing but their vices prevent them from now occupying. What a revolution would be wrought. Each word would have its proper weight, confidence would supplant suspicion, and every transaction be arrayed in the triple garb of truth, justice and honor.

With such habits on the part of those who engage in it, commerce would be shorn of its speculative and gambling traits; discard every practice at variance with the strictest integrity; assume principles of action in harmony with the purest ethics;

lose much more than half its hazards and not only yield more certain returns as a reward for its skill and capital, but also by its very pursuit, instead of deforming and dwarfing, as it now too frequently does, the mind and soul of man, would awaken them to the keenest susceptibility of their duty and destiny, and afford, in its ordinary occupations, the enjoyment which a well spent life secures, and a suitable preparation for eternity.

Commerce as a hand-maid to labor has a field co-extensive with the globe. Labor is the producer, Commerce the distributor. Both are duties ordained by the Almighty, to supply the wants of his creatures; and as in all the pursuits of life there are the simpler and more complicated parts, so is it in commerce—it has its walks in which the humblest mind may find suitable employment and the most exalted intellect ample scope for its power and genius. It is a calling in which above most others one should adapt his position to his powers. When this is judiciously done and those powers are exercised in due subordination to settled commercial principles and the laws of God, no matter what place in the scale may be occupied, whether the highest or lowest, every one will recognize in him who fills it worthily, one entitled to be called a merchant.

This Association is an exponent of the great acknowledged principles which lie at the basis of all true character; and in aiming at the elevation of mercantile character through the medium of a personal interest in each other, it is giving a start to impulses which, having their source in the affections, have a controlling influence in directing aright the heart and mind of their own body. Let it receive, then, our kind and fostering care, and if the single-heartedness and purity of those who now guide its affairs shall act as leaven to the whole body, the Association will not fail in the attainments of its object.

REV. DR. NEWTON'S ADDRESS.

The Rev. Dr. Newton's address on the occasion was an extemporaneous one. His engagements have not allowed him to write it out. He took the name of the Association—The *Mercantile Beneficial Association* as the subject of his address.

He spoke first on the word *Association*. He showed how the law of association runs through the universe. The human body—the air—the light—the ocean—"the great globe itself"—the family—the community—the state—the nation—were all referred to as examples of association. The disastrous effect of dissolving associations was touched upon, and illustrations given of the marvellous results that are now being wrought out in the world by the power of association.

He then took up the term *Mercantile*. In handling this he spoke of the elements of character which constitute a true merchant—as *intelligence—industry—perseverance—and integrity*. he showed what a noble field is afforded, in the position which the merchant occupies, for the exercise and developement of all these princely virtues.

His third and last point of remark was the word "*Beneficial*." In enlarging on this branch of the subject, he pointed out the numerous and substantial benefits that might be expected to result from an association of merchants possessing and exercising such elements of character. He spoke of the influence for good which might be expected to emanate from such an association upon the members who composed it; upon those who are to come after them; and upon the community in the midst of which it exists.

This was the outline of the Reverend gentleman's remarks, and we greatly regret that we are not able preserve them in full as they were delivered.

ADDRESS

OF

MORTON M^cMICHAEL, ESQ.

One of the wisest statesmen the world has ever produced, and beyond all comparison the most eloquent man of an age distinguished for its eloquence—Edmund Burke—who for many years represented in the British Parliament, the most important commercial constituency in the three kingdoms; who, from the necessity of his position as well as the bent of his inclinations, took the leading part in the discussion of all commercial questions, to the consideration of which he brought a thoroughness of research, a fullness of knowledge, a fertility of illustration and a clearness of judgment unapproached by any of his cotemporaries: Edmund Burke, who must have had larger intercourse with the eminent merchants of his day, and under more favorable circumstances than any other public man in England, is reported to have said, and in substance undoubtedly did say: “A merchant is the same in every land; his gold is his God; his ledger his Bible, his invoice his country; his desk his altar; the exchange his church, and he has no faith save in his banker.” This it must be admitted is tolerably vigorous denunciation; and yet it can scarcely be doubted that in our own day there are too many ready to exclaim, as Mr. Cruger, a mercantile colleague of Mr. Burke, did, in another connection, at the close of one of those magnificent orations with which the latter so often electrified the House of Commons, “I say ditto to Mr. Burke; I say ditto to Mr. Burke!”

I see, ladies and gentlemen, you think the present an odd occasion for quoting the sentences I have just repeated; and I read in the expressive face of my friend, Lewis,* who sits near me, very decided surprise at what he naturally regards as my want of tact and taste; and so, as I do not choose to suffer even a momentary suspension of his good opinion, and desire to put myself right with you, also, I hasten to declare that, in this particular, *I do not* “say ditto to Mr. Burke.” Nay more: my admiration for his wonderful genius, which made all pursuits equally open and easy to him; his unbounded acquirements, which ranged around almost the whole circle of human knowledge, his rare wisdom, which gave to his warnings the solemnity of prophecy; and the matchless brilliance of his eloquence, which poured floods of light into the darkest recesses of inquiry, would be sensibly diminished if I did not know that these offensive phrases by no means represented his genuine sentiments, but were the splenetic outbursts of sarcastic wit, stimulated into sudden irritation by his rejection at the hands of the electors of Bristol. It is known that during his life Mr. Burke regretted and recanted this hasty manifestation of an ill-humor of which he was afterwards ashamed; and I am sure I risk nothing in asserting that should any of our spiritualist friends summon him here to-night, no medium, however gifted, could either allure or cajole him, so far as this tirade against merchants is concerned, into rapping “ditto” to himself.

Mr. President—There has never been a period—in ancient or modern times—when Mr. Burke’s philippic would have been justified by the character of the class against whom it was directed. It was not true in the past—it is not true in the present—in the very nature of things it cannot be true in the future. It is not simply exaggerated—it is false; false in its spirit and essence, false in its form and coloring. Sir, you do not need to be told that commerce was among the first necessities and occupations of

* W. D. Lewis, Esq.

man. From the moment when the closing gates of Paradise shut out forever the primal sinful pair, and

“ The brandished sword of God before them blaz’d
Fierce as a comet,”

flashing a perpetual warning that even to their remotest descendants there could be no hope of fleshly return, a division of labor and a consequent interchange of products became indispensable to human advancement. And as the world grew, and wants were multiplied, the traffic between individuals extended, first to tribes, and then to nations, and lands were tilled, and oceans were traversed, in obedience to those laws which have from the beginning and will unto the ending, regulate commercial intercourse. Throughout the historical and prophetic writings of the Bible—voyaging and trading—the merchants of Tyre and Sidon—the gold of Ophir, and the myrrh, and the frankincense, and the spices and precious stones of the East hold a prominent place. And in the very dawn of profane history, we find that commerce was the leading and informing power. The *Iliad* itself, and much more its companion, the *Odyssey*, spring from and are founded upon the relations of trade. The expedition of Paris was probably as much of a commercial as an amorous adventure; and the voyage of the *Argo*, which preceded all others on record, except the cruise of the *Ark*, was undertaken with a view to profit as well as glory; for the fleece that rewarded the toils and the trials of the Argonauts was, as we all know, golden. That, by the way, was a ship’s company worth remembering. Jason, who afterwards bore a charmed life, was the captain; Castor and Pollux, the star-browed sons of Jupiter, were the mates; big, brawny Hercules, and two score athletes, almost as big and brawny, had signed the articles, and were regularly booked for service before the mast; and when Orpheus, who was boatswain, piped all hands, up from their coral caves rose the green-haired syrens, the champing sea horse tossed his glittering crest above the foaming waters, and Leviathan himself lay float-

ing many a rood, so tame and motionless that the smallest cabin-boy might have put a hook in his nostrils. If in these days of fillibustering, such a crew could be mustered in any American port, how long do you suppose the Gem of the Antilles would grace the crown of her most Catholic majesty; or if they could be put under orders by the British Admiralty, would they not ascend the Peiho, and by the next overland mail we should have the startling intelligence that one fine morning his Celestial Highness, the Brother of the Sun and the First Cousin of the Moon, was seen dangling from the foreyard, to the infinite perplexity and amazement of four hundred millions of terrified pig-tails? In the old, far-away times, they had to encounter what still troubles the commercial mariner, "the blue Symplegades," the whirling rocks that close on all who attempt to pass between them, a peril repeated afterwards in Roman story, under the name of Scylla and Charybdis, the one probably meaning debt, and the other credit, and both constituting, even in our own times, points of shipwreck and ruin more dangerous than Holyhead or Hurlgate. It is not stated whether the Argo was insured or not. Probably each rover was his own underwriter, as is still the case with forlorn hopes like the Great Eastern, or its western cater cousin now building, or rather trying to get itself built, at Buffalo, to run a hundred miles an hour against wind and tide. But, Mr. President, I am traveling away from my subject as fast as this Buffalo steamer is to carry her passengers, and I must hurry back before I get beyond the possibility of return.

I was talking, sir, of ancient commerce, and if I had not suffered myself to be diverted from my purpose, I should, no doubt, have had a good deal to say about the "Feenatians and all the rists of thim ould blackguards," as poor Paudeen Power used to call them, and I should probably have wasted some cheap learning in descanting on their maritime greatness and their world-wide renown; but, fortunately for your patience, all this is driven out of me. Sir, if I may be allowed the use of a phrase, much more

graphic than elegant, I will let the ancients “slide,” pausing with the Greeks and Romans just long enough to remind you of the fact that among the former, Demosthenes,

“whose resistless eloquence
Wielded at will that fierce democratie,
Shook th’ arsenal, and fulmin’d over Greece
To Macedon and Artaxerxes’ throne;”

delivered one of his ablest orations on a question which involved principles similar to our modern bottomry: and that, among the latter, the round-mouthed Cicero was especially the advocate of merchants, and boasts that he had a good name at his banker’s, where his paper, when it had not too long to run, was considered gilt-edged, No. 1.

I fancy, sir, if the old Roman should reappear in this progressive nineteenth century, and should be driven by stress of pecuniary weather on our Algerine coast, if he were to present himself, wrapped in his best consular toga, in any of the dingy back rooms in that vicinity, which recent events have made painfully familiar to some who hear me—he could not, with all his smooth-tongued persuasion, get his note done at less than two per cent. a month, if he offered the whole of the Sybilline leaves as collaterals. Sir, it is a curious fact that, in the mythology of both the famous nations of which we have just been speaking, the deity who personified and embodied all lingual and commercial intercourse, and was the representative of knowledge, progress, and invention, was one and the same; and it is a not less curious and significant fact that his name, Mercury, is translated quicksilver—thus exemplifying the adage of Franklin, that the nimble sixpence is better than the tardy shilling; in other words, that *quick* silver is better than *slow* gold.

Mr. President—The object I had in view, or rather should have had in view if I had followed my original design, was to show that in all the periods of the world’s history, from the first authentic records down to the Christian era, and through the

various phases of that era ; through its barbarisms and feudalisms ; through its days of battle and its nights of song ; through the successive growth of southern Italy, and the low countries, and the Peninsula, and finally England, as commercial States, everywhere, at all times, exceptional cases being of course allowed for, the merchants, in sagacity, in integrity, in energy, in enterprise, were among the foremost men of their day and generation ; and that, as well by their personal characters as by the harmonizing, and civilizing, and Christianizing nature of their pursuits, they have done more to promote the progress of humanity, to stimulate the cultivation of the soil, to diversify the employments and resources of nations, and to fraternize mankind, than any other class has done, or in the providential development of the earth, is ever likely to do. Merchandise, or trading, is indeed the very life of all well regulated States. It requires and causes a vast amount of thought and intelligence. It has given birth to numerous arts and sciences. It has reformed laws and improved institutions. It has corrected superstition, and enlightened ignorance. It has refined morals, and regulated manners. It has necessitated the only true code of honor ; for it established the principle, which it still enforces, that he who breaks his spoken or written word shall no more be trusted ; and in this way it originated and now upholds the strongest bond of society.

Thus much for merchants in general ; and now let me say a word of Philadelphia merchants in particular. On this theme, however, I shall address myself especially to the fairer portion of this assemblage. The truth is, ladies, I have been so long engaged, in my representative capacity, in alternately coaxing and scolding your fathers and husbands, and brothers and lovers—we have been for so many years struggling together, side by side and shoulder to shoulder, devising and executing plans for what we conceived to be the good of the community : now directing our energies to the construction of an iron highway, intended to bring within our reach the exhaustless treasures of the fertile west ; now rejoicing over the initiation of steam navigation between our

own and trans-Atlantic ports ; now consolidating scores of straggling and discordant municipalities into one grand and compact metropolis ; now tearing down long lines of filthy market sheds that disfigured with their unsightly presence a noble business avenue ; now building up a vast hotel, destined to be the precursor of many such—we have been so long associated in these and cognate enterprises, that anything I might say to them would be “as tedious as a twice told tale,” and so I prefer you for an audience. Besides, if the opinion I shall feel called upon to express should prove to be unfavorable if expressed to their faces it might ruffle their tempers ; and should it prove otherwise it might shock their modesty ; for whatever may be thought of Philadelphia lawyers—and, as an unworthy member of that honorable profession, I am free to own that in this respect the least said the soonest mended—in my judgement the very beau ideal of modesty is a Philadelphia merchant.

I have a high opinion of these same merchants. I use the term merchant in the enlarged and comprehensive sense which the complex conditions of our modern business have imparted to it, meaning by it all who are engaged in the leading operations of trade, whether foreign or domestic ; commercial or industrial ; whether importers, or transporters, or exporters ; manufacturers or factors. I have, I say, a high opinion of these ; and I ought to have, for I know they deserve it. There is a common cant, outside of our city borders, that the people of Philadelphia, and especially the business classes, are a slow people ; and this cant, I am sorry to say, is echoed by too many within our city borders. Competing rivals abroad have devised the calumny ; thoughtless auxiliaries at home have assisted to give it currency. Day by day we hear ourselves charged with lack of enterprise, until constant repetition so familiarizes us with the accusation that we are half inclined to accept it as truth.

I protest against the charge : I deny the accusation. It is not true : it has no foundation in truth, unless we can fairly be held accountable for the consequences of physical and moral causes

entirely beyond our control. The configuration of our national sea coast—the tendencies of our national politics have, in some respects, placed us at a disadvantage. In our external relations geography and the government are both against us. And without allowing to these agencies their full significance, there are too many even among us who admit the conclusions which belong to them, as conclusions belonging to ourselves. Foreign commerce and foreign capital have been, by no fault of ours, attracted in other directions, and the absence of the facilities which these afford is imputed to us as the absence of a proper public spirit. Now I maintain that, in despite of these drawbacks, more has been accomplished by the business men—the merchants of Philadelphia—than has been accomplished by the same class anywhere else. I speak of individual effort and the combination of individual effort. Elsewhere the accumulations of foreign capital are employed in determining the progress of improvement and shaping the movements of trade—here we are dependent exclusively on our own resources. Hence it happens that we have among our mercantile classes few, if any, of colossal fortune; or even of—what in other places too often stands in lieu of it—colossal audacity. We have to operate with restricted and unaided means; and though it may limit the sphere in which we act, we choose to operate with substance, not with shadow. If our transactions are not so wide-spread as others, they are at least real. We prefer prudence to extravagance, and are content to be considered cautious rather than deserve to be stigmatized as dishonest.

I repeat that, taking into view the conditions in which we are placed, more has been accomplished for the public advantage by the business men of Philadelphia than, so far as my means of observation extend, has been accomplished by the same class, for the same purpose, in any other city. They have built more miles of railway, established more lines of steamships—strange as this may seem to the race of croakers—by their own contributions and efforts, than has been done in the same way elsewhere. In estimating the relative value of these efforts, let it be borne in

mind that here, as I have already suggested, we have no foreign capitalists, or home-grown millionaires, to put their immense investment-seeking funds into every promising project ; but all the money that is obtained for these purposes, is taken from the daily business needs of those by whom it is supplied. Why, ladies, I will just whisper into your ears, as a secret, that there is scarcely one of all these respectable gentlemen who are seated around and before me, who has not, in his pocket book or his fire-proof, certificates of stock in railways that were never traveled, and steamships that have long since exploded ; for which certificates, not with any expectation of immediate profit to himself, but in the hope of benefiting the community, he paid sums of money which, if you had them now, would enable you to buy, without the slightest inconvenience to, or complaint of anybody, those superb Cashmere shawls, or those delicate Honiton laces, which some of you were looking at to-day at Levy's, or the magnificent furs which Oakford promises to expose to view when he opens his new establishment in the Continental. And, if it were a proper occasion, I could here and now lay my finger on more than one of these Market street men, as they are generically called, who has so much of this description of property that, if he could convert it into current funds at par, he might with the proceeds build himself a palatial brown-stone mansion on Rittenhouse Square, and fill it from basement to garret with the costliest articles of taste and vertu. Yet these very persons are constantly twitted with want of enterprise. My gorge rises at such aspersions. It disgusts me beyond measure to hear, as I sometimes do, a pert, conceited prig, not yet out of his teens, just returned from his first visit to New York, with his little head swelled almost to bursting with notions of the superlative grandeur and dazzling splendor of that city—and let me not be understood as detracting in a single iota from the greatness of New York ; for great it is, and great, I trust, it may always continue to be—but it does offend me to hear such a popinjay as I have described, as he twists his little finger through the scanty outgrowth of an in-

ipient moustache, exclaim, in a tone and manner borrowed from some seedy Beau Hickman, "Ah, Philadelphia is a dem'd slow place, and the Philadelphians are a dem'd slow people!" I am sure, madam, that no son of yours would thus misbehave himself; but if, among your acquaintances, you know of any such young Hopeful, give my compliments to his mother, and tell her that if she wishes to do her duty by him, the next time he indulges in such twaddle, she will give him a spanking and put him to bed.

I hope, ladies, I have satisfied you that if Philadelphia is, as I have often heard it described, a "one horse" town, the merchants at least have done all they could to make it move as if it were drawn by a team in double harness. But I am not of those who believe Philadelphia is a "one horse" town. If it does not go forward at the rapid pace some seem to desire, there is consolation in the assurance that it will incur no risk of an upset. 2.40, no doubt, is a pleasant gait for lively young gentlemen who care little for their brains, because they have little brains to care for; but at the end of a long day's journey more ground will have been passed over by a regular steady going nag than by the fastest trotter of single mile heats. And I have no doubt that, fifty years hence, Philadelphia will be the foremost city on the American continent, in population, wealth and intelligence.

Accidental, but not the less controlling, causes have for years past made us occupy a secondary position. The financial storms which swept over us in earlier days tore up many a well rooted fortune, and shattered many a well constructed commercial fabric. The wrecks of that tempest long lay in mouldering desolation around us, and traces of them may still be found by curious explorers. But most of the mischief has been repaired, and our future horizon looks bright and clear. A wide, unbounded prospect lies before us, and if we are but true to ourselves, neither shadows, clouds, nor darkness will hereafter rest upon it. Our manufacturing industry is pressing forward with an energetic celerity that will soon outstrip all competitors in the

race; means are in active progress to restore so much of our foreign commerce as naturally belongs to us; our domestic trade is steadfastly increasing in bulk and importance; our communications with distant places are daily being enlarged; new facilities for action are constantly brought within our grasp; in a word, through all the arteries of our social existence the blood of a renewed and vigorous youth flows in cheerful and healthy currents.

He must be a blind or a prejudiced observer who does not see that we are preparing for the advent of a lofty destiny. There is not on the face of the earth a city better adapted for indefinite growth than our own. No metes nor bounds can be appointed to the area which it may cover, for it is capable of illimitable expansion. The soil over which it is rapidly stretching contains within its bosom all the materials required for its continued erection. Clay and sand and gravel and lime and stone and marble are deposited, in exhaustless abundance, beneath the very feet of the builder. Coal and iron, the primary elements of all industrial strength and power, are among our principal staples. Fields, fat with cereal riches, stretch for countless miles around us. For us the purest streams pour their choicest tributes—for us a genial sky sheds its benigntest influences—for us breezes, borne from the mountains and wafted from the sea, attemper a kindly atmosphere, and make our position eminently salubrious. Mortuary statistics demonstrate that life with us is as little liable to disease as in the most favored abodes of the children of men. To these natural superiorities we add conscientious convictions of duty, a sense of our dependence on God and our brotherhood to man, and at least comparative habits of thrift and frugality. Unless, then, the earth should gape and swallow our “proud towers to swift destruction hurled,” and the waters of the Delaware and Schuylkill, engulfing us in a common ruin, should rush together in one commingling flood, Philadelphia will hereafter surpass in extent of territorial space; in permanence of

physical structure ; in numbers of inhabitants ; and in variety of pursuits, any of her metropolitan sisters.

I find, Mr. President, I have nearly exhausted the time allotted to me, without a single reference to the charity which has been the special object of our present gathering. So far as I am concerned, this looks very like performing the play of Hamlet, with the part of Hamlet omitted ; but I am confident I shall receive the pardon of the audience for my apparent neglect. Sir, it was not necessary for me to address myself to that topic. Your own opening remarks—judicious and well-timed as your remarks on public matters always are—the report of the managers, with its array of pertinent facts and convincing arguments—the eloquent address of the Rev. gentleman, whose earnest appeals touched all our hearts, while his glowing words kindled our admiration—these so covered the whole subject that nothing in that regard was left for me to do. Where such skilful harvesters have reaped and gathered, it would be useless labor for me to follow. I decline the fruitless task. But, sir, while I do not intend to go over ground which has been so much better occupied by others than under any circumstances it could have been by me, I should not do justice to the occasion, still less should I do justice to myself, if I failed to declare that my best judgment approves, my warmest affections favor, this society whose anniversary we are here to commemorate. The motives which originally led to its organization were high and noble motives : the experience of years has shown in its practical workings how well these motives have been carried into effective acts.

Sir, I have to-night paid a feeble but most sincere tribute to the readiness of Philadelphia merchants to aid in all proper public works ; with equal sincerity I desire to bear witness to their liberality in promoting all worthy objects of private benevolence. If it be true, sir, that they strive to secure the “almighty dollar”—and which of us, I should like to know, does not—it is from no pitiful greed of gold, but because of the benefits which that same “dollar” enables them to confer. Look at your

charitable institutions—look at your reformatory institutions—and you will find among their active administrators and their principal contributors a large proportion of business men. Who are they that go into the by-ways, and the lanes and the alleys—the dim, and dark and desolate places of the town—down, through dank and noisome vapors, into cellars slippery with garbage, and up, over rotten and gloomy stairways, into garrets reeking with filth, that they may relieve want and assuage wretchedness; that they may minister comfort to afflicted bodies, and rescue from ruin perishing souls? Examine the lists of these noble philanthropists, and again you will find a large proportion of business men. And, sir, during the great religious awakening which, within the past two years, has shaken all parts of the land, as with a mighty convulsion, who have been most active and earnest in marshaling the hosts of those who, banding together in the service of the Redeemer, their banners emblazoned with His name, and radiant with the tokens of His love—their weapons of celestial proof bright from the armory of faith—have pressed onward to the new Jerusalem, their faces shining as the faces of the angels, their voices mingling in choral response to the cherubim and the seraphim who continually do cry, “holy, holy, holy art Thou, Lord God of Sabaoth?” Let the noonday meetings, and other manifestations of the revival, be consulted, and still you will find a large proportion of business men.

Mr. President—A class which thus performs its whole duty in reference to all other classes, which gives freely to all who are in distress, has, in an eminent degree, the right to provide particularly for its own members. No just ascription of selfishness or exclusion can be made here; no doubt can be insinuated of the purity of the motive and the desirableness of the aim. In the great battle of life which we must all fight, none suffer more grievous hurts than the merchants. And surely, sir, while they are so prompt to alleviate the misery of all others, it is their right, it is their duty to take fraternal care of their own wounded who may fall

by the way. How well they have done this let the records of this society testify.

Ladies: I am about to close, and in doing so I am once moer attracted to you. My last words are addressed to your ears. I do not ask you to give this beneficial institution your favor and assistance. Your own tender, womanly natures; your own fervent zeal in the performance of all good works; your own instinctive readiness to bind up all hearts that bleed, and to wipe the tears of sorrow from all eyes that weep, are better monitors of your duty than any exhortations of mine. But, as one who cherishes a deep and abiding interest in this city—a city to which my dearest attachments are knit, and with which my fortunes are indissolubly united—I do ask you *to stand by Philadelphia!* If you should hear her fair fame aspersed by her own unfilial sons, rebuke them with the indignant scorn which such unnatural conduct merits; if by the stranger who may chance to be within her gates, let your only recognition be silent and smiling contempt. And, ladies, as the guides, and companions, and friends of those in whose interest we are assembled here to-night, connected with them as you are, by the closest ties of kindred and esteem, remember that he proposes an indignity to you not less than to them who ventures in your presence to question the honor, the integrity, the intelligence or the enterprise of Philadelphia merchants!

EDWIN MITCHELL, TREASURER, IN ACCOUNT WITH THE MERCANTILE BENEFICIAL ASSOCIATION OF PHILADELPHIA.

| 1858. Nov. 8, | Dr. | 1859. Nov. 8, | Cr. |
|--|------------|---|-------------------|
| To Balance to credit of Association, as per last Report, | \$3,569 38 | By cash paid Relief Orders, from 91 to 97, inclusive, | \$475 00 |
| 1859. Nov. 8, | | " " Secretary's Salary, | 200 00 |
| " " Cash, dues from members, | 2,496 50 | " " Rent of Room, | 100 00 |
| " " " Interest on Investments, | 533 84 | " " Printing and distributing Annual Report, | 80 75 |
| | | " " Commission on collecting dues, &c., | 168 53 |
| | | " " " Adver'g, Printing, &c., | 24 30 |
| | | " " " Frames for Certificates, &c., | 55 55 |
| | | " " " Sundries, | 35 72 |
| | | " " " Investments, | 1,990 00 |
| | | " " Balance to the Credit of the Association, | 3,469 87 |
| | | | <u>\$6,599 72</u> |

EDWIN MITCHELL,
Treasurer.

PHILADELPHIA, November 8, 1859.

We, the subscribers, having examined the accounts of the Treasurer, and Assets of the Association, find the same correct.

J. P. STEINER, }
A. L. BONNAFFON. } *Auditing Committee.*

November 10, 1859.

BOARD OF MANAGERS.

1859-60.

WILLIAM C. LUDWIG,
EDWIN MITCHELL,
DANIEL STEINMETZ,
JOHN E. ADDICKS,
AUG. B. SHIPLEY,
SMITH BOWEN,
CHARLES S. OGDEN,
WILLIAM H. LOVE,
JACOB W. STOUT,
JOHN H. ATWOOD,

JOHN P. STEINER,
SOL. M. BUNN,
A. L. BONNAFFON,
THOMPSON REYNOLDS,
L. S. LEVERING,
SAM'L R. COLLADAY,
WILLIAM L. SPRINGS,
LOUIS D. BAUGH,
HENRY C. HOWELL,
JOSEPH B. ALTEMUS,

PRESIDENT,

WILLIAM C. LUDWIG.

TREASURER,

SAMUEL R. COLLADAY.

SECRETARY.

WILLIAM A. ROLIN,

N. E. corner Eighth and Market Streets.

PHYSICIANS,

SAM'L K. ASHTON, M. D., JAS. V. PATTERSON, M. D.,
S. E. cor. Pine and Ninth St. No. 101 S. Thirteenth St.

HENRY S. SCHELL, M. D.,
No. 255 North Tenth Street.

COUNSELLORS,

CHARLES E. LEX, Esq., CHARLES GIBBONS, Esq.,
HENRY M. PHILLIPS, Esq.

STANDING COMMITTEES.

RELIEF,

| | |
|----------------------|--------------------------------|
| SAMUEL R. COLLADAY,* | 218 <i>Market Street.</i> |
| JOHN E. ADDICKS, | 230 <i>South Third Street.</i> |
| WILLIAM H. LOVE, | 212 <i>Chestnut Street.</i> |
| LEMUEL S. LEVERING, | 115 <i>South Front Street.</i> |
| JACOB W. STOUT, | 523 <i>Market Street.</i> |

WAYS AND MEANS,

DANIEL STEINMETZ,*
AUG. B. SHIPLEY,
JOHN H. ATWOOD,
JOHN P. STEINER.

REGISTRY,

| | |
|---------------------|---------------------------------|
| SOL. M. BUNN,* | 137 <i>North Third Street.</i> |
| WILLIAM L. SPRINGS, | 331 <i>Market Street.</i> |
| LOUIS D. BAUGH, | 129 <i>South Second Street.</i> |

ROOM,

JOS. B. ALTEMUS,*
A. L. BONNAFFON,

MEMBERSHIP,

| | |
|---------------------|--------------------------------|
| THOMPSON REYNOLDS,* | 122 <i>North Third Street.</i> |
| CHAS. S. OGDEN, | 160 <i>North Third Street.</i> |
| SMITH BOWEN, | 53 <i>North Third Street.</i> |

AUDITING,

EDWIN MITCHELL,*
HENRY C. HOWELL.

* *Chairman.*

L I F E M E M B E R S .

Ashhurst, Richard
Black, Rudolph J.
Bowen, William E.
Brown, David S.
Buzby, Geo. L.
Byerly, D. Davis
Carter, William M.
Coffin, Arthur G.
Dallett Gillies,
De Coursey, S. W.
De Haven, Charles
Dickson Levi
Dreer, Ferd. J.
Fales, Geo.
Gibbons, G. W., Jr.
Grundy, Edmund
Hallowell, M. L.
Hand, Thomas C.
Haseltine, W. B.
Hayward, Arthur
Jeanes, Joseph
Jennings, N. A.
Keen, John F.
Keyser, Daniel
Levering, W. S.
Levan, W. Francis
Love, Alfred H.
Love, William H.

McHenry, George
Medara, Joseph S.
Milne, David
Mitchell, Edwin
Morton, Samuel C.
Myers, John B.
Nicholl, Robert
Nugent, George, Jr.
Peterson, Pearson S.
Price, Richard
Porteus, James A.
Potts, Albert
Rolin, William A.
Sharpe, Charles
Sharpless, Charles L.
Sharpless D. Offley
Sharpless, Samuel J.
Sharpless, Townsend
Stone, James N.
Smethurst, Richard
Smith G. Ferdinand
Welsh, John
Whelan, John G.
Wiener, Heinrich
Williamson, I. V.
Wilson, Oliver H.
Woddrop, Robert S.

ANNUAL MEMBERS.

| | |
|---------------------|---------------------|
| Adams, Henry S. | Ashmead, T. E. |
| Adams, Charles | Asson, W. T. |
| Adams, E. A. | Atkinson, F. T. |
| Addicks, John E. | Atkinson, H. P. |
| Afflick, B. K. | Atkinson, W. P. |
| Aitken, Edward R. | Attmore, William T. |
| Aldrick, Silas | Atwood, John H. |
| Allen, J. B. A. | Atwood, John M. |
| Allen, Samuel | Atwood, W. C. |
| Allen, William H. | Austie, Henry |
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| Allison, J. H. | Axe, Wesley G. |
| Allibone, S. Austin | Axe, William H. |
| Altemus, J. B. | Ayres, George R. |
| Altemus, Samuel T. | |
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| Amies, Thomas K. | Bacon, Francis |
| Ancker, Jacob P. | Bacon, William H. |
| Ancker, Adolph | Bacon, Francis S. |
| Anners, H. F. | Bacon, Edward |
| Anspach, John, Jr., | Baker, Theodore W. |
| Anspach, William | Baily, Joshua L. |
| Anspach, Chas. E. | Baily, Joel J. |
| Ashburner, T. A. | Baird, Francis R. |
| Ashburner, B. T. | Baird, Wm. M. |
| Ashmead, John E. | Baird, William S. |

- Baker, William E. S.
 Baker, S. G.
 Baker, Alfred G.
 Ball, Henry, Jr.
 Bancroft, Harry
 Bargh, William
 Barr, Benjamin
 Barker, Abraham
 Barney, William J.
 Barnes, William H.
 Barry, Patrick
 Barry, Thomas
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 Baum, J. S.
 Baugh, Louis D.
 Baugh, Samuel
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 Beardslee, Theodore
 Beck, Charles A.
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 Begley, Thomas S.
 Belcher, William
 Bellerjeau, Henry
 Benners, H. B.
 Bentley, B.
 Berkenstock, Nathan
 Berger, James S.
 Billings, J. M.
 Binswanger, I.
 Bispham, J. S.
 Bispham, Samuel
 Blanchard, John D.
 Blumner, Charles E.
 Bockius, John C.
 Bodine, John F.
 Boggs, Charles
 Boker, E. D., Jr.
 Boker, William C.
 Boland, John J.
 Boldin, George
 Bolster, R. H.
 Bomeisler, E. L.
 Bonbright, James
 Bonnaffon, A. L.
 Boring, Thomas W.
 Boswell, James I.
 Bowen, Smith
 Boyd, George J.
 Boyd, James W.
 Boyer, Reuben A.
 Boyer Sidney
 Brady, P.
 Brady, Thomas F.
 Brady, D. C. E.
 Bradley, J. W.
 Bray, John
 Bradbury, Samuel
 Brenner, John G.
 Brock, Jonathan T.
 Brock, George E.
 Brognard, L. N.
 Brooke, Louis P.
 Brooks, Edward D.
 Brooks, Josiah D.
 Brooks, William
 Brown, T. Horace
 Brown, Daniel B.
 Brown, William
 Buck, Francis N.
 Buck, William B.
 Bucknor, A. J.
 Buchanan, A. C.
 Budd, Joseph
 Budd, Henry

Bulkley, J. Henry, Jr.
 Bullock, Charles
 Bullock, George
 Bunn, Sol. M.
 Bunn, Horace F.
 Bunting, Samuel
 Burk W. Henry
 Burr, John I.
 Burns, C. C.
 Burrowes, Edward R.
 Bush Vancamp,
 Butler E. H.
 Buzby, M.
 Byerly, James D.
 Byrnes, T. A.

Cadwallader, Charles N.
 Caldwell, J. R.
 Caldwell, Wm. W.
 Caldwell, John
 Caldwell, John A.
 Campbell, Alexander
 Campbell, Joseph S.
 Campbell, Malcolm
 Campbell, Wm. Y.
 Candelet, Allen
 Cannon, James
 Carpenter, Edwin B.
 Carpenter, Aaron E.
 Carson, Thomas
 Carskadden, John M.
 Cattell, A. G.
 Cauffman, T. F.
 Chalfant, John E.
 Chalfant, Robert
 Chaffee, James
 Chaffee, William

Chance, J. C.
 Chandler, James B.
 Chaplain, William L.
 Cheesman, John V.
 Chew, Joseph, Jr.
 Christian, S. J.
 Christy, William M.
 Chur, A. T.
 Churchman, C. W.
 Claghorn, James L.
 Claghorn, Wm. C.
 Clarke, Charles E.
 Clark, Thomas M.
 Coates, George M.
 Cochran James H.
 Cochran, Daniel J.
 Coffin, Lemuel
 Colbert, C. Stroud
 Collins, A. M.
 Colladay, Samuel R.
 Colesbury, Alexander P.
 Comegys, B. B.
 Conard, Henry S.
 Connell, William B.
 Connolly, R. B.
 Conrad, Harry
 Conover, O. H. P.
 Conover, W. P.
 Conyngham, W. L.
 Cook, Samuel C.
 Cope, Edwin R.
 Cope, John E.
 Corey, S. S.
 Corey, H. N.
 Cottringer, Joseph F.
 Cowperthwait, J. B.
 Cowpland, John C.

Cowell, Joseph M.
 Cox, Jesse
 Cregar, B. N.
 Creed, Henry B.
 Creutzborg, Samuel L.
 Crissy, James
 Croasdale, Benj. K.
 Croft, Samuel
 Crofton, Philip
 Cross, Francis E.
 Culbreth, Thomas O.
 Culin, John
 Cummins, Daniel B.
 Cummings, James A.
 Cunningham, P.

Dacosta, George T.
 Dallett, Elijah
 Davies, Charles E.
 Davis, Thomas M.
 Davis, Joseph M.
 Dawson, F. Russell
 Day, George W.
 Dean, Charles W.
 Dean, Charles A.
 Deiterich, George V.
 Delleker, George F.
 Denckla, C. Paul
 Derbyshire, John
 Derbyshire, Alex., Jr.
 Devitt, Joseph E.
 Dewald, S. C.
 Diller, Peter
 Divine, James R.
 Dix, C.
 Dixey, T. P. B.
 Dock, Jacob

Dohan, M. J.
 Donnell, James C.
 Dorff, George
 Drexel, A. J.
 Drexel, Jos. W.
 Dulles, J. H., Jr.
 Dumont, J. T. B.
 Dumont, S. B.
 Duncan James J.
 Dunlap, James H.
 Dunlap, Charles W.
 Dupree, William T.
 Durborow, A. C.
 Dutilh, E. G.
 Duval, P. S.

Earp, George B.
 Ecky, George F.
 Ecky, John H.
 Eisenbrey, J. Alfred
 Eisenbrey, William H.
 Elliott, John
 Ellison, William P.
 Ellison, William C.
 Ely, John
 Emanuel, J. M.
 Emley, Gilbert
 Ervin, D. B.
 Ettla, D. R.
 Evans, John H.
 Evans, Joshua D.
 Evans, Robert E.
 Evans, Wilson
 Evans, Robert M.
 Everly, William A.
 Ewing, Robert
 Eyre, William H.

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|-----------------------|----------------------|
| Firth, Thomas T. | Gartley, Samuel W. |
| Field, Frank | Gerker, H. |
| Field, Samuel | Getty, William |
| Fiss, George W. | Gibbons, Arthur R. |
| Fisher, Joseph S. | Gibbons, James S. |
| Fitzgerald, J. | Gibson, William L. |
| Flanagan, James M. | Gifford, Elton B. |
| Foering, Albert R. | Gill, William H. |
| Fogel, Joseph B. | Gill, G. W. |
| Ford, John G. | Gill, Thomas R. |
| Fox, William M. | Gillam, Harvey |
| Fraley, Theo. F. | Gillespie, William |
| Franciscus, A. H. | Gillingham, C. S. |
| Francis James S. | Gingrich, Samuel B. |
| Freeborn, Benjamin | Glentworth, Theodore |
| French, John E. | Glisson, John S. |
| Fricke, George | Goddard, John L. |
| Fricke, Henry | Godley, Jesse |
| Fry, John A. | Godwin, Samuel P. |
| Fry, Paul Jones | Goldsmith, H. |
| Fryer, J. Caldwell | Graffin, Charles H. |
| Fulton, S. H. | Graham, James |
| Facon, Thomas | Graham, David |
| Fallon, J. P. | Grant, George |
| Farr, William A. | Green, Barton |
| Farr, James W. | Green, Joseph |
| Farrell, John W. | Green, Pennington |
| Faust, David | Green, Benjamin |
| Faxon, Nathan S. | Greiner, William M. |
| Feather, Alexander S. | Griel, John F. |
| Feather, Charles S. | Grier, George W. |
| Fidler, J. B. | Griffith, Siddons |
| Field, William | Grigg, George |
| Field, John C. | Grove, Conrad S. |
| Fine, J. Y. | Grove, George W. |
| | Grove, B. F. |
| Garrett, John | Grubb, Joseph C. |

Guillou, Rene
 Gulager, Wm.
 Gulager, Charles
 Gulager, Edward
 Gulliver, John
 Gumpel Jacob
 Gwyn, James

 Hacker, William P.
 Hahn, William B.
 Haines, Ephraim
 Haines, Lindley
 Harjes, John H.
 Hall, Ed. S.
 Hall, George H. W.
 Hall, Edwin
 Hall, George W.
 Hallowell, Charles
 Hallowell, Josh. L.
 Hallowell, William P.
 Halloway, John S.
 Halsall, James J.
 Hamrick, Charles H.
 Hamilton, R. W.
 Hamlin, William K.
 Hamman, John
 Hanold, John
 Hance, David E.
 Hancock, Robert B.
 Hardie, Joseph G.
 Harkness, William W.
 Harland, H. L.
 Harman, John M.
 Harris J. Tilden
 Harrison, James Henry
 Hart, Samuel
 Hart, William B.

Hart, E.
 Hart, Norman L.
 Harper, B. W.
 Harper, Joseph M.
 Harper, Harry
 Hatch, Charles P.
 Haworth, Edwin R.
 Hayes, Benjamin W.
 Hayes, S. C.
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 Howell, Charles
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| Wolgamuth, Francis F. | Yardley, George W. |
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